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CEBS, CLU, CFCI, CMC, GBA, RPA

Principal

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Employment History and Last Position

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| 1987-present | Garner Consulting, Principal |
| 1977-1987 | Towers Perrin, Principal |
| 1975-1977 | Lincoln National Life Insurance, Office Manager |
| 1971-1974 | Prudential Insurance, Junior Administrative Assistant |

Education and Certifications

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| 1971 | Bachelor of Arts, Occidental College |
| 1976 | Chartered Life Underwriter |
| 1991 | Certified Professional Consultant to Management |
| 1993 | Certified Employee Benefit Specialist |
| 2000 | Certified in Flexible Compensation Instruction |
| 2001 | Group Benefits Associate |
| 2001 | Retirement Plans Associate |
| 2004 | Certified Management Consultant |

Professional Leadership Positions

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| Chair | Certified Employee Benefit Specialist Committee of the International Foundation of Employee Benefit Plan |
| National Legislative and Government Affairs Advisor | Disability Management Employer Coalition |
| Past Legislative Committee Member | Employers Health Care Coalition of Los Angeles |
| Past Member | Governing Council of the International Society of Certified Employees Benefit Specialists |
| Past President | Employee Benefit Planning Association of Southern California |
| Past President | Los Angeles Chapter, International Society of Certified Employee Benefit Specialists |
| Past President | Los Angeles Life and Accident Claim Association |
| Past President and Current Director | Western Claim Conference |
| Past Chair | Community Health Education Committee, Greater Los Angeles Division of the March of Dimes |
| Past Director and Treasurer | Occidental Business Associates |

Awards

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| 2008 | “Member of the Year.” United Benefit Advisors. |
| 2004 | “Partnership Award.” Disability Management Employer Coalition. |
| 1999 | “Outstanding Program Contribution.” March of Dimes. |
| 1993 | “Service Award.” March of Dimes. |

Publications

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| 2010 | <i>Health Insurance Answer Book</i> . Ninth Edition |
| 2010 | “Specifications for Contracting With a Third Party for Health Care Plan Administration.” <i>Spencer’s Research Reports</i> . |

- 2009 *Health Insurance Answer Book*. Eighth Edition
- 2009 "Newsnotes." *DMEC Bulletin*. (Monthly Publication)
- 2008 "EEOC Final Rule Allows Employers to Coordinate Retiree Medical Benefit with Medicare." *DMEC Update*.
- 2008 *Health Insurance Answer Book*. 2008 Supplement.
- 2008 "Legislative Update." *DMEC Update*.
- 2007 "Evaluating Prospective Third Party Administrators - Comparative Information for Employers." *Spencer's Benefits Reports*.
- 2007 *Health Insurance Answer Book*. 2007 Supplement.
- 2007 "Legislative Update." *DMEC Update* (Quarterly Publication).
- 2007 "Medicare Secondary Payer Rules." *Benefits & Compensation Digest*.
- 2006 "Specifications for Contracting with a Third Party for Health Care Plan Administration." *Spencer's Benefits Reports*.
- 2007 "What is Absence Management and Why Should I Care?" *Newsbriefs*.
- 2006 "Health Care Costs: The Good, The Bad and The Ugly." *PIHRAScope*.
- 2006 *Health Insurance Answer Book*. Seventh Edition.
- 2006 "Legislative Update." *DMEC Update* (Quarterly Publication).
- 2006 "Section 125 Cafeteria Plans Offer a la Carte Approach." *Benefits & Compensation Digest*.
- 2005 *Health Insurance Answer Book*. 2005 Cumulative Supplement.
- 2004 *Health Insurance Answer Book*. 2004 Cumulative Supplement.
- 2004 "Legislative Update." *DMEC Update* (Quarterly Publication).
- 2004 "Predicting the Future of Health Savings Accounts." *Newsbriefs*.
- 2003 "Final HIPAA Security Regulations: A Review." *Managed Care Quarterly*.
- 2003 *Health Insurance Answer Book*. 2003 Cumulative Supplement.
- 2002 *Health Insurance Answer Book*. 2002 Supplement.
- 2002 "HHS Proposes Revisions to Privacy Regulations." *HCAA Reports*.
- 2002 "Legislative Update." *DMEC Update*.
- 2001 *Health Insurance Answer Book*. Sixth Edition.
- 2000 "Claim Audits." Chapter 34 from *Employee Benefit Issues—The Multiemployer Perspective*. With Linda K. Vincent.
- 2000 *Health Insurance Answer Book*. 2000 Cumulative Supplement.
- 2000 "HHS Announces Electronic Standards." *Employers Group*.
- 1999 *Health Insurance Answer Book*. 1999 Supplement.
- 1998 *Health Insurance Answer Book*. Fifth Edition.
- 1998 "New Regulations Under HIPAA." *Managing Employee Health Benefits*.
- 1998 "Maximizing Claim Recoveries." *Managing Employee Health Benefits*.
- 1998 "Mental Health Parity Act Regulations." *Managing Employee Health Benefits*.
- 1997 "Electronic Data Interchange in on the Way." *Business Life*.
- 1997 *Health Insurance Answer Book*. 1997 Supplement.
- 1997 "Managed Care from the Patient's Perspective." *Managing Employee Health Benefits*.
- 1997 "Managed Care Needs to Become Patient Oriented." *Western Pension and Benefits Conference News*.
- 1997 "Medical Expense Claim Administration." Chapter 8 from *Medical Expense Insurance*. With Gerti Reagan.

- 1997 "New Administrative Requirements in the Health Insurance Portability and Accountability Act of 1996." *Managing Employee Health Benefits*.
- 1997 "New California Laws Affect Employee Benefits." *Business Life*.
- 1997 "Protection for Health Benefits." *Business Life*.
- 1996 "Auditing and Your Fund." Chapter 3 from *Employee Benefit Issues-The Multiemployer Perspective*.
- 1996 "Cost Containment, Quality Care and Responses to Delivery System Changes." *The Statement*.
- 1996 *Health Insurance Answer Book*. Fourth Edition.
- 1996 "The Importance of Setting Specific Quality and Performance Standards." *Managing Employee Health Benefits*.
- 1996 "New Rules: Family and Medical Leaves." *Employee Benefits News and Views*.
- 1995 "Evaluating Managed Care Plans." Chapter 30 from *Employee Benefit Issues - The Multiemployer Perspective*.
- 1995 "Lessons from Claim Audit Case Studies." *Managing Employee Health Benefits*.
- 1995 "New Administrative Rules Affecting Family and Medical Leave." *Managing Employee Health Benefits*.
- 1995 "Procedures for Qualified Medical Child Support Orders." *Managing Employee Health Benefits*.
- 1995 "Who Should Administer Your Health Plan." *Benefits Review*.
- 1994 "Benefits Experts React to Reform." *Journal of Health Care Benefits*. With Roberta Hoffman.
- 1994 "Evaluating the Work of Health Plan Administrators Through Claims And Procedure Audits." *Spencer's Research Reports*.
- 1994 "Health Care Reform Bills Compete For Business Support." *San Gabriel Valley Business Journal*.
- 1994 "Health Care Reform Legislation." *Innovations in Human Resources*. With Gerti Reagan.
- 1994 "The Indispensable Claim Administrator." *Managing Employee Health Benefits*.
- 1994 "The Single-Payer Initiative." *Business Life*.
- 1994 "Stop-Loss Insurance for Self-Funded Plans." Chapter 19 from *Driving Down Health Care Costs: Strategies and Solutions*.
- 1993 "Who Should Administer Your Health Plan?" Chapter 21 from *Driving Down Health Care Costs: Strategies and Solutions*.
- 1992 "Who Should Administer Your Health Plan?" *Managing Employee Health Benefits*.
- 1991 "RBRVS Offers Strategic Opportunities." *Newsbrief*. With Gerti Reagan.
- 1990 "Wellness Programs Can be Cost Justified." *National Underwriter*.
- 1989 "An IRS Code that Makes No Sense." *Pasadena Star-News*.
- 1989 "FASB Drafts Postretirement Benefits Proposal." *TriCity Business*.
- 1989 "Funding Options for Group Health Plans Extend to Fully Self-Funded Benefits." *Spencer's Research Reports*.
- 1989 *Medical/Disability Claims Handbook*. With James W. Carter.
- 1989 "The New HMO Act Amendments: How Helpful are They?" *Employer's Health Benefits Bulletin*.
- 1989 "Specifications for Contracting with a Third Party for Health Care Plan Administration." *Spencer's Research Reports*.

- 1987 "IRS Penalty Doesn't Fit the 'Crime'." *Pasadena Star-News*.
- 1987 "Tailored Savings: Case Management Can Trim Companies' Health Care Costs." *Business Insurance*.
- 1986 "Competition and Affiliation in Health Care Delivery." *Compensation & Benefits Management*.
- 1985 "Auditing Health Plan Administrators." *EBPR Research Reports*.
- 1985 "Consider Outpatient Mental Benefits." *Business Insurance*.

Presentations

- 2010 "The Effects of Healthcare Reform." Employee Benefit Planning Association of Southern California -- Los Angeles, California, Moderator.
- 2010 "What do You Need to do to Respond to the ADAAA?" Southern California Chapter of the Disability Management Employer Coalition -- Long Beach, California.
- 2009 "Containing Cost & Minimizing Overpayments with Improved Coordination of Benefits." Western Claim Conference -- Indian Wells, California.
- 2009 "Effective Open Enrollments." International Foundation of Employee Benefit Plans -- Webinar.
- 2009 "Employee Attraction & Retention." Valley Business Expo -- Burbank, California.
- 2009 "Federal Health & Welfare Legislation, Regulations & Notable Court Cases." Hawaii Associations of Health Underwriters -- Honolulu, Hawaii.
- 2009 "Fiduciary Issues and Expenses." International Society of Certified Employee Benefit Specialist. Moderator.
- 2009 "Health Benefit Trends & Health Care Reform Update." Garner Consulting Seminar -- Monrovia, California.
- 2009 "Human Resources Strategies for Nonprofits in Tough Times." Valley Nonprofit Resources -- Encino, California.
- 2009 "New FMLA Regulations." Garner Consulting Seminar -- Pasadena, California.
- 2009 "New Reporting Rules Under the Medicare Secondary Payer Law." International Foundation of Employee Benefit Plans -- Webinar.
- 2009 "Overview of New Regulations and Employers Implications." Disability Management Employer Coalition -- Portland, Oregon.
- 2009 "Practical Advice on the New Employer Requirements for COBRA and HIPAA." Orange County Chapter of the International Society of Certified Employee Benefit Specialists -- Santa Ana, California.
- 2009 "Solving Complex COB Issues to Drive Productivity & Financial Performance." Corporate Research Group -- Webinar.
- 2009 "The Impact of the Stimulus Package and Recent Federal Legislation and Regulations on Employer Health Plans." Employers Health Care Coalition of Los Angeles -- Los Angeles, California.
- 2009 "The Obama Administration at Work: Recent Federal Legislation, Regulations and Court Cases Affecting Health and Welfare Plans." Hawaii Chapter of the Western Pension & Benefits Conference -- Honolulu, Hawaii.
- 2009 "The Silent PPO: Defining it and Exploring its Problems & Discovering New Solutions." World Research Group -- Las Vegas, Nevada.

- 2008 "The Compliance Marketing Bundle." United Benefit Advisors -- Rosemont, Illinois.
- 2008 "The Compliance Marketing Bundle II." United Benefit Advisors -- Rosemont, Illinois.
- 2008 "Consumer-Driven Healthcare." Los Angeles Chapter of the Western Pension & Benefit Conference -- Los Angeles, California.
- 2008 "Contain Costs and Minimize Overpayments with Procedures to Improve the Coordination of Benefits." World Research Group -- Scottsdale, Arizona
- 2008 "Coordination of Benefits (COB)." Western Claim Conference -- Indian Wells, California.
- 2008 "Family and Medical Leave Act: From the Basics to the Latest Developments." Midwest Claim Conference -- Lake Geneva, Wisconsin.
- 2008 "Government-Sponsored Health Care: Lessons Learned From the States." International Society of Certified Employees Benefit Specialists -- Lake Buena Vista, Florida and International Foundation of Employee Benefit Plans Webcast.
- 2008 "Health Promotion and Wellness Plans." Hawaii Association of Health Underwriters -- Honolulu, Hawaii.
- 2008 "The Healthcare Crisis: A Medical Perspective." Employee Benefit Planning Association of Southern California -- Los Angeles, California. Moderator
- 2008 "Recent and Pending Federal Legislation and Regulations." Hawaii Association of Health Underwriters -- Honolulu, Hawaii.
- 2008 "Section 125 -- The New Cafeteria Plan Regulations." Garner Consulting Seminar -- Pasadena, California and Phoenix, Arizona.
- 2008 "UBA Health Plan Survey." Garner Consulting Seminar -- Pasadena, California.
- 2007 "Are You Present: What's Happening in Absence Management?" International Society of Certified Employee Benefit Specialists -- Seattle, Washington and the Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Burbank, California and International Foundation of Employee Benefit Plans Teleweb.
- 2007 "California Disability Rules - What's New, How Did We Get Here and Where Do We Go From Here?" Disability Management Employer Coalition -- Rancho Cordova and Santa Clara, California.
- 2007 "California LTD Contracts." Western Claim Conference -- Indian Wells, California.
- 2007 "COB and Related Issues." Western Claim Conference -- Indian Wells, California.
- 2007 "COBRA Compliance." Hawaii Association of Health Underwriters -- Honolulu, Hawaii.
- 2007 "Legal and Legislative Overview." Disability Management Employer Coalition -- Boston, Massachusetts.
- 2007 "Patient Advocacy and Ombudsman Roles." International Foundation of Employee Benefit Plans." -- Anaheim, California.
- 2007 "Recent and Pending State and Federal Legislation and Regulations Affecting Employee Benefits." Employee Benefit Planning Association of Southern California -- Los Angeles, California.
- 2007 "Section 125 -- The New Cafeteria Plan Regulations." Garner Consulting Seminar -- Honolulu, Hawaii.

- 2007 "Section 125 -- What's New." San Diego Chapter of the International Society of Certified Employee Benefit Specialist -- San Diego, California.
- 2006 "The Changing Scope of Retiree Plans." The International Society of Certified Employee Benefits Specialists -- Toronto, Ontario.
- 2006 "Coordination of Benefits (COB), Advanced." Western Claim Conference -- Indian Wells, California.
- 2006 "Flexible Spending Accounts." Lorman Education Services -- Teleconference.
- 2006 "Goodbye Medical Savings Accounts, Hello Health Savings Accounts, Health Reimbursement Arrangements and Flexible Spending Accounts." Lorman Education Services -- Palm Desert and Pasadena, California.
- 2006 "Group Medical Benefits" Institute of WorkComp Advisors -- Las Vegas, Nevada.
- 2006 "Health Care Costs: The Good, The Bad and The Ugly." Employee Benefit Planning Association of Southern California -- Los Angeles, California.
- 2006 "Health Care Costs: The Good, The Bad, and The Ugly-And What to Do About Them." The International Society of Certified Employee Benefit Specialists -- Toronto, Ontario.
- 2006 "Health Care Costs: The Good, The Bad, & The Ugly And What To Do" Lorman Education Services -- Teleconference.
- 2006 "Health Care Costs: The Good, The Bad, & The Ugly And What To Do" Lorman Education Services -- Webinar.
- 2006 "HealthCare Costs: The Good, The Bad and The Ugly." Los Angeles Compensation and Benefit Association and Professionals in Human Resources Association -- Burbank, California.
- 2006 "Health Insurance Basics for Employers." Lorman Education Services -- Teleconference.
- 2006 "Health Insurance Basics" Lorman Education Services -- Webinar.
- 2006 "Legal and Legislative Update." Disability Management Employer Coalition -- San Diego, California.
- 2006 "Section 125 -- Cafeteria Plans." Lorman Education Services -- Santa Barbara, California.
- 2006 "Up Periscope: What's Looming on the Employee Benefits Horizon?" Professionals in Human Resources Association -- Burbank, California.
- 2005 "Cafeteria Plans 125/COBRA." Lorman Education Services -- Sacramento, California.
- 2005 "Consumer-Driven Health Plans -- Innovation or Disruption?" International Society of Certified Employee Specialists -- Chandler, Arizona, Moderator.
- 2005 "ERISA Updates" Western Claim Conference -- Indian Wells, California.
- 2005 "Flexible Spending Accounts, the Use-it-or-Lose-it Rule and the New Grace Period." Lorman Education Services -- Teleconference .
- 2005 "Goodbye Medical Savings Accounts, Hello Health Savings Accounts, Health Reimbursement Accounts and Flexible Spending Accounts." Lorman Education Services -- Santa Rosa, Fresno and Sacramento, California.
- 2005 "Health Care Cost Trends & Cost Management." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Burbank, California.

- 2005 "Health Reimbursement Accounts, Health Savings Accounts and Section 125 Cafeteria Plans in California." Lorman Education Services -- Sacramento, California.
- 2005 "HIPPA Security." Employers Health Care Coalition of Los Angeles -- Los Angeles, California.
- 2005 "How Flex-ible are You?" Designing and Administering Cafeteria and Other Flexible Benefit Plans." Lorman Education Services -- Pasadena, California.
- 2005 "Legal and Legislative Update." Disability Management Employer Coalition -- Orlando, Florida.
- 2005 "Legislate Update and Consumer Driven Health Plans." Garner Consulting Seminar -- Pasadena, California.
- 2005 "Pretax Issues on Employee Co-pays." International Foundation of Employee Benefit Plans -- Honolulu, Hawaii.
- 2005 "Section 125 -- Cafeteria Plans." International Foundation of Employee Benefit Plans -- Honolulu, Hawaii.
- 2005 "Section 125 -- Cafeteria Plans, COBRA, Health Reimbursement Accounts and Health Savings Accounts in Hawaii." Lorman Education Services -- Honolulu, Hawaii.
- 2005 "Vendor Selection." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Los Angeles, California.
- 2004 "Administration of Benefit Plans." Orange County Chapter of the International Society of Employee Benefit Specialists -- Santa Ana, California.
- 2004 "The Case for Integrated Disability Management." Professionals in Human Resources Association -- Long Beach, California.
- 2004 "Coordination of Benefits." Western Claim Conference -- Indian Wells, California.
- 2004 "ERISA." Western Claim Conference -- Indian Wells, California.
- 2004 "HRAs and HSAs." The Employers Health Care Coalition of Los Angeles -- Los Angeles, California.
- 2004 "Health Care Cost Crisis: Why Employers Need to Stay in the Game." La Canada Flintridge Republican Committee -- La Canada Flintridge, California.
- 2004 "Health Reimbursement Accounts, Health Savings Accounts, Section 125 Cafeteria Plans and COBRA in California." Lorman Education Services -- Sacramento, California.
- 2004 "Health Savings Accounts." International Society of Certified Employee Benefit Specialists -- Las Vegas, Nevada. Moderator and Discussion Leader.
- 2004 "Healthcare Plans: Where are We Now? Where are We Going?" Arcadia Rotary -- Arcadia, California.
- 2004 "Healthcare Plans: Where are We Now? Where are We Going?" Professionals in Human Resources Association, District III Meeting -- Monrovia, California.
- 2004 "Health Savings Accounts (HSAs)" Employee Benefit Planning Association of Southern California -- Los Angeles, California.
- 2004 "HIPAA Briefing." The Combined Claims Conference -- City of Industry, California.
- 2004 "HIPAA Briefing." The Employers Group -- San Diego, Riverside, Costa Mesa and Pasadena, California.

- 2004 "HIPAA for Employers in California." Lorman Education Services -- Redding, California.
- 2004 "HIPAA Privacy Regulations and Workers' Compensation in California." Lorman Education Services -- Redding, California.
- 2004 "HIPAA - Privacy & Security." Orange County Life & Health Claim Association -- Orange, California.
- 2004 "Legal and Legislative Update." Disability Management Employer Coalition -- Burlingame, California.
- 2004 "The Medicare Prescription Drug Improvement and Modernization Act and its Impact on Corporate Plans." The Greater Boston Chapter of the International Society of Certified Employee Benefit Specialists -- Boston, Massachusetts.
- 2004 "Prescription Drug Dilemma." International Society of Certified Employee Benefit Specialists -- Las Vegas, Nevada. Facilitator.
- 2004 "Section 125 -- Cafeteria Plans." Lorman Education Services -- Costa Mesa, California.
- 2004 "State and Federal Legislative Updates." Greater Los Angeles Claim Association -- Los Angeles, California.
- 2004 "Vendor Selection." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Los Angeles, California.
- 2003 "Administration of Benefit Plans." Orange County Chapter of the International Society of Employee Benefit Specialists -- Santa Ana, California.
- 2003 Charting Your Course Through Legal and Legislative Waters." Disability Management Employer Coalition -- Newport Beach, California.
- 2003 "Compliance Update." Garner Consulting Seminar -- Phoenix, Arizona, Pasadena, California and Honolulu, Hawaii.
- 2003 "Conducting a 'Checkup' on Your Managed Care Organization." International Foundation of Employee Benefit Plans -- San Diego, California.
- 2003 "Confidentiality of Medical Records in California." Lorman Education Services -- Redding, California and Fresno, California.
- 2003 "Coordination of Benefits." Western Claim Conference -- Indian Wells, California.
- 2003 "ERISA." Western Claim Conference -- Indian Wells, California.
- 2003 "ERISA, COBRA and HIPAA." Lorman Education Services -- Long Beach, California.
- 2003 "Federal Legislative Update." Greater Los Angeles Claim Association -- Los Angeles, California.
- 2003 "Garner Consulting Discusses New Strategies for Insurance Benefits" on Alexander Haig's World Business Review Broadcast on TV stations throughout the United States.
- 2003 "HIPAA." Orange County Life and Health Claim Association -- Orange, California.
- 2003 "HIPAA, ADA and FLMA." Lorman Education Services -- Redding, California.
- 2003 "HIPAA Compliance." Lorman Education Services -- Redding, California.
- 2003 "HIPAA for Employers in California." Lorman Education Services -- Seaside, California and Rohnert Park, California.
- 2003 "HIPAA Implementation." Lorman Education Services -- Bakersfield, California.

- 2003 "HIPAA Privacy and Non-Discrimination Rules." Sacramento Association of Health Underwriters -- Sacramento, California.
- 2003 "HIPAA Update." Employers Health Care Coalition of Los Angeles -- Pasadena, California.
- 2003 "Legislative Considerations." Disability Management Employer Coalition -- Virtual Chapter.
- 2003 "Section 125 -- Cafeteria Plans." Lorman Education Services -- Sacramento, California and Long Beach, California.
- 2003 "State Laws and HIPAA Standards in California." Lorman Education Services -- San Bernardino, California.
- 2003 "Using Your Health Plan as an Investment to Improve Productivity." International Society of Certified Employee Benefit Specialists -- Phoenix, Arizona.
- 2002 "Administration of Benefit Plans." Orange County Chapter of the International Society of Certified Employee Benefit Specialists -- Santa Ana, California.
- 2002 "Cafeteria Plans 125/COBRA in California." Lorman Education Services -- Pasadena, California.
- 2002 "Coordination of Benefits." Western Claim Conference -- Indian Wells, California.
- 2002 "ERISA and ERISA Updates." Western Claim Conference -- Indian Wells, California.
- 2002 "Exploring Legislative and Legal Frontiers." Disability Management Employer Coalition Annual Disability and Absence Management Conference -- San Antonio, California.
- 2002 "Health Care Legislative/Regulatory Update-Part I." International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits -- Orlando, Florida. Moderator.
- 2002 "Health Care Legislative/Regulatory Update-Part II." International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits -- Orlando, Florida. Moderator.
- 2002 "HIPAA Compliance." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Universal City, California.
- 2002 "HIPAA Compliance." Los Angeles Life and Accident Claim Association -- Studio City, California.
- 2002 "HIPAA Compliance." Health Care Administrators Association, Annual Exec-U-Care Forum -- Las Vegas, Nevada.
- 2002 "HIPAA Compliance." Sacramento Association of Health Underwriters -- Sacramento, California.
- 2002 "HIPAA Compliance: Understanding and Implementing the Security and Privacy Regulations in California." Lorman Education Services -- Bakersfield and Los Angeles, California.
- 2002 "HIPAA Privacy and Non-Discrimination Rules." Employee Benefit Planning Association of Southern California, Continuing Education Seminar -- Los Angeles, California.
- 2002 "HIPAA Privacy and Non-Discrimination Rules." Los Angeles Life and Accident Claim Association -- Los Angeles, California.

- 2002 "Legislative and Legal Changes Impacting IDM." Insurance Educational Association Telelearning Program.
- 2002 "Medicare Reform." Temple City High Twelve -- San Gabriel, California.
- 2002 "New SPD Regulations and Claims Regulations." International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits -- Orlando, Florida.
- 2002 "New Trends in Health Care." International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits -- Orlando, Florida.
- 2002 "Open Forum Discussion on Health Care Issues." International Foundation of Employee Benefit Plans, Attorneys Forum on Employee Benefits -- Orlando, Florida. Facilitator.
- 2002 "Redefining Benefits for New Millennium Employees." International Society of Certified Employee Benefit Specialists Annual Symposium -- San Francisco, California. Moderator.
- 2002 "What You Need to Know About HIPAA & EGTRRA in 2002." Professionals in Human Resources Association, District III Meeting -- Monrovia, California.
- 2001 "Administration of Benefit Plans." Orange County Chapter of the International Society of Certified Employee Benefit Specialists, Fundamentals of Health and Welfare Plans Seminar -- Santa Ana, California.
- 2001 "Coordination of Benefits." Western Claim Conference -- Indian Wells, California.
- 2001 "ERISA and ERISA Updates." Western Claim Conference -- Indian Wells, California.
- 2001 "Financing." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists, Basics of Health and Welfare Plans Seminar -- Universal City, California.
- 2001 "Financing." Western Pension & Benefits Conference, Spring Seminar -- Los Angeles, California.
- 2001 "Hot Topics in the Legislative and Legal Arena." Disability Management Employer Coalition -- Virtual Chapter Meeting.
- 2001 "Legislative and Legal Changes that Impact IDM." Disability Management Employer Coalition, Annual National Conference -- Seattle, Washington.
- 2001 "Legislative and Legal Changes Impacting Integrated Disability Management." Hawaii Chapter of the Disability Management Employer Coalition -- Honolulu, Hawaii.
- 2001 "Legislative and Legal Changes Impacting Integrated Disability Management." Southern California Chapter of the Disability Management Employer Coalition -- Long Beach, California.
- 2001 "Medicare Reform." Arcadia High Twelve Club -- Arcadia, California.
- 2001 "Medicare Reform." Temple City High Twelve -- Temple City, California.
- 2001 "Medicare Reform." Temple City Kiwanis -- Arcadia, California.
- 2001 "The Mission of the March of Dimes." Woodland Hills Rotary Club -- Woodland Hills, California.
- 2001 "Next Generation Flex: An Architecture for Employers of Choice." International Society of Certified Employee Benefits Specialists, Employee Benefits Symposium -- Boston, Massachusetts. Moderator.

- 2001 "Regulations Affecting Group Health Plans." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 2001 "Regulatory & DOI Updates, Indemnity Claims." Western Claim Conference -- Indian Wells, California
- 2001 "The Spiraling Costs of Health Care: A Forum for Los Angeles Employers." Sponsored by the Employers Health Care Coalition of Los Angeles and the Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Los Angeles, California. Panelist.
- 2000 "Administration of Benefit Plans." Orange County Chapter of the International Society of Certified Employee Benefit Specialists -- Santa Ana, California.
- 2000 "Administrative Simplification Regulations." Los Angeles Life and Accident Claim Association -- Los Angeles, California.
- 2000 "Alternative Medicine." International Foundation of Employee Benefit Plans Advanced Trustees Institute -- Orlando, Florida and Stateline, Nevada. Moderator.
- 2000 "Babies and You." Southern California Chapter of the March of Dimes -- Los Angeles, California.
- 2000 "Claims Auditing." International Foundation of Employee Benefit Plans, Employee Benefits Conference -- Honolulu, Hawaii.
- 2000 "Coalitions with Multiemployer, Public and Private Sectors." International Foundation of Employee Benefit Plans Health Care Cost Management and Health Care Coalition Conference -- San Francisco, California.
- 2000 "Coordination of Benefits." Western Claim Conference -- Indian Wells, California.
- 2000 "Financing." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists, Basics of Health and Welfare Plans -- Universal City, California.
- 2000 "Legal/Regulatory/DOI Updates Related to Health Claims." Western Claim Conference -- Indian Wells, California.
- 2000 "Maximizing Your Healthcare Dollars." Employers Health Care Coalition of Los Angeles -- Glendale, California.
- 2000 "Maximizing Your Healthcare Dollars -- Is Wholesale Becoming Retail?" International Foundation of Employee Benefit Plans Advanced Trustees Institute -- Lake Buena Vista, Florida and Stateline, Nevada.
- 2000 "New Regulations of Department of Health and Human Services." Los Angeles Life and Accident Claim Association -- Woodland Hills, California.
- 2000 "Special Concerns In Administration of ERISA Fund." Western Claim Conference -- Indian Wells, California.
- 2000 "Update on California Legislation." Employers Health Care Coalition of Los Angeles -- Los Angeles, California.
- 1999 "Administration of Benefit Plans." Orange County Chapter of the International Society of Certified Employee Benefit Specialists Fundamentals of Health and Welfare Plans -- Santa Ana, California.
- 1999 "Beg, Borrow, and Steal that Idea." Public Health Foundation Enterprises, Doing Business as Business Does Business Conference -- Los Angeles, California.
- 1999 "COBRA: The Regulations." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.

- 1999 "DOL Proposed Rules Governing Claims Processing." Los Angeles Life and Accident Claim Association -- Burbank, California.
- 1999 "DOL-Proposed Rules Governing Claims Processing." Orange County Life and Health Claim Association -- Orange, California.
- 1999 "Financing." Los Angeles Chapter of the International Society of Certified Employee Benefits Specialists, Basics of Health and Welfare Plans -- Universal City, California.
- 1999 "Managed Care: The Next Generation." Conference for Risk Retention Pools -- Dana Point, California.
- 1999 "Technology: Informing, Protecting and Making Life Easier for the Insurance Consumer." Employee Benefit Planning Association of Southern California -- Los Angeles, California.
- 1999 "Understanding Health Care Costs and Renewals." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Burbank, California.
- 1998 "Insurance." Coast Telecourses *Dollars & Sense: Personal Finance for the 21st Century*. Broadcast on PBS stations throughout the United States; winner of a Los Angeles Area Emmy Award for overall excellence and the 1998 Aegis Award.
- 1998 "Measurement of Managed Care." International Foundation of Employee Benefit Plans Benefits Conference for Public Employees -- Williamsburg, Virginia.
- 1998 "Recent Industry Developments: Legislative, etc." Orange County Life and Health Claim Association -- Orange, California.
- 1998 "Recent Trends in Using Intranets to Manage and Communicate Compensation and Benefits Programs." Los Angeles Compensation and Benefits Association -- Los Angeles, California.
- 1998 "The Sky's the Limit: Technology and Employee Benefits." Western Pension & Benefits Conference Los Angeles Chapter Spring Seminar -- Los Angeles, California.
- 1998 "Technology Solutions Will Change the Way You Do Your Job!" Los Angeles Compensation and Benefits Association -- Los Angeles, California.
- 1998 "Technology Solutions Will Change the Way You Do Your Job!" NetWEBS' Benefit Technology Seminar -- Los Angeles, California. With Gerti Reagan.
- 1997 "Administration of Benefit Plans." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists, Fundamentals of Health and Welfare Plans -- Long Beach, California.
- 1997 "The Challenges of Consultation Work." University of Southern California School of Social Work -- Los Angeles, California.
- 1997 "Changes in the Managed Care Industry." Occidental Business Associates -- Los Angeles, California.
- 1997 "Employer Purchasing Coalitions." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Burbank, California.
- 1997 "Health Care Coalitions: Exploring New Ways of Leveraging Purchasing Power." International Foundation of Employee Benefit Plans, Beyond the Basics of Health Care Cost Management -- Los Angeles, California.

- 1997 "Healthcare Reform Legislative Update." Southern California Chapter of the Healthcare Financial Management Association, Payers and Providers: Bridging The Gap -- Los Angeles, California.
- 1997 "Health Insurance Portability and Accountability Act of 1996: The Regulations." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1997 "The Internet: The Next Revolution in Employee Benefits." NetWEBS Seminar -- Honolulu, Hawaii. With Gerti Reagan.
- 1997 "Los Angeles Health Care Purchasing Coalition." Pfizer, Inc. -- Newport Beach, California.
- 1997 "Measurement of Managed Care." International Foundation of Employee Benefit Plans Benefits Conference for Public Employees -- Williamsburg, Virginia.
- 1997 "Portability and Pre-Existing: New ERISA Legislation." Western Claim Conference -- Indian Wells, California.
- 1997 "PPOs for Smaller Funds." International Foundation of Employee Benefit Plans Annual Conference -- Vancouver, British Columbia.
- 1997 "Purchasing Coalitions: A Status Report." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Burbank, California.
- 1997 "Trends in the HMO Industry." Occidental College Business Associates -- Los Angeles, California.
- 1996 "Administration of Benefit Plans." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists Fundamentals of Health and Welfare Plans -- Long Beach, California.
- 1996 "COBRA Update." Western Claim Conference -- Indian Wells, California.
- 1996 "Evaluating Your Health Care Provider." International Foundation of Employee Benefit Plans Advanced Trustees Institute -- Lake Tahoe, Nevada.
- 1996 "Health Insurance Portability and Accountability Act." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1996 "Intranet Access to Benefit & Health Care Information for Employees." Employers HealthCare Coalition of Los Angeles -- Los Angeles, California.
- 1996 "Selecting the Appropriate Form of Managed Care." International Foundation of Employee Benefit Plans Advanced Trustees Institute -- Lake Tahoe, Nevada. Moderator.
- 1996 "What Auditing Can Do for Your Fund." International Foundation of Employee Benefit Plans Annual Conference -- San Diego, California.
- 1995 "COBRA Compliance." Employee Benefit Planning Association of Southern California -- Universal City, California.
- 1995 "Fiduciary Responsibilities of COBRA and Employee Benefit Programs." Public Risk Management Association Annual Conference -- Seattle, Washington.
- 1995 "How to Evaluate and Negotiate a Managed Care Contract." International Foundation of Employee Benefit Plans Annual Conference -- Honolulu, Hawaii.
- 1995 "Long Term Care Insurance." Inland Valley Life Underwriters Association -- Ontario, California.
- 1995 "Selected Topics in Managed Care." Chapman University Graduate Health Administration Program -- Fountain Valley, California. Guest Lecturer with Gerti Reagan.

- 1995 "Southern California's Coalition Response." The Southern California Employers' Perspective on Purchasing Healthcare -- Riverside, California. With Stephen Pricer.
- 1995 "Update on COBRA and OBRA." Western Claim Conference -- Indian Wells, California.
- 1995 "Worksite Maternal and Infant Health." Southern California Chapter of the March of Dimes -- Los Angeles, California.
- 1994 "Babies & You Train-the-Trainer." Foundation Health (on behalf of March of Dimes) -- Burbank, California.
- 1994 "COBRA Issues and Updates." Western Claim Conference -- Indian Wells, California. Moderator.
- 1994 "Current Issues and Legislative updates." Los Angeles Life and Accident Claim Association -- Burbank, California.
- 1994 "Health Care Reform" Status Report and Predictions." Dean Witter Reynolds, Inc. Seminar -- Pasadena, California.
- 1994 "Healthcare Reform: The Effect on Your Business & Your Competition." Inland Empire Compensation & Benefits Group -- Ontario, California.
- 1994 "Health Care Reform: Major Proposals and their Impact on Taft-Hartley Plans." Southern California Association of Benefit Plan Administrators -- Los Angeles, California.
- 1994 "How will Health Care Reform Affect You?" Orange County Life and Health Claim Association -- Orange, California.
- 1994 "March of Dimes Maternal Infant Health Worksite Initiative." Health Professional Advisory Committee -- Los Angeles, California.
- 1994 "Recent Developments Affecting Employee Health Benefit Plans." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1993 "Americans with Disabilities Act." Los Angeles Life and Accident Claim Association -- Burbank, California.
- 1993 "Babies & You." March of Dimes Speakers Bureau Training -- Burbank, California.
- 1993 "Babies & You." March of Dimes -- Palmdale, California.
- 1993 "Babies & You." March of Dimes -- Thousand Oaks, California.
- 1993 "California Health Reform AB 1672: Myths, Misconception, and Reality." Dean Witter Reynolds, Inc. Seminar -- Pasadena, California.
- 1993 "COBRA Compliance." Los Angeles Association of Health Underwriters Insurance University -- Los Angeles, California.
- 1993 "Recent Developments Affecting Employee Welfare Benefit Plans." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1992 "Babies & You." Time Warner Human Resources Coordinators -- Los Angeles, California.
- 1992 "California Medical Association's Single-Payer Initiative." KXEZ Interview -- Burbank, California.
- 1992 "COBRA Revisited." Los Angeles Chapter of the International Society of Certified Employee Benefit Specialists -- Studio City, California.

- 1992 "Debate Proposition 166, Affordable Basic Health Care Initiative of 1992." Hosted by Garner Consulting -- Pasadena, California.
- 1991 "Babies & You." On behalf of the March of Dimes to Time Warner's Human Resources personnel -- New York, New York.
- 1991 "The Basics of Group Claims." Western Claim Conference -- Irvine, California.
- 1991 "COBRA and the Administrator: Making the Best of Complicated Situations, Watching Out For Lawsuits, Complying with Vague Rules." Spencer's Benefit Administrators Compliance Conference -- Chicago, Illinois.
- 1991 "Contracting and What is Happening Now." Health Financial Management Association Conference on Managed Care -- Santa Barbara, California.
- 1991 "Health and Other Benefits in the 90's." International Society for Retirement Planning -- Los Angeles, California.
- 1991 Recent Developments Affecting Employee Welfare Benefit Plans." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1991 "Strategic Planning: The Employer Viewpoint." Healthcare Financial Management Association Conference on Managed Care -- Santa Barbara, California.
- 1991 "What Do You Mean I Don't Have to Cover My Lower-Paid Employees?! Eligibility and Discrimination Issues in Health and Life Coverage." Spencer's Benefit Administrators Compliance Conference -- Chicago, Illinois.
- 1990 "Babies & You." San Gabriel Employee Activity Association -- Rosemead, California.
- 1990 "Health Benefits: Co\$t Cri\$I\$. Merchants and Manufacturers Association -- Van Nuys, Ontario, Cerritos, and Irvine, California.
- 1990 "Heart at Work." San Gabriel Employee Activity Association on behalf of American Heart Association -- Rosemead, California.
- 1990 "Managed Care." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1990 "Managing Employee Benefits: Strategies For the 90's." Garner Consulting/Career Communications Group Seminar -- Honolulu, Hawaii.
- 1990 "Recent Legislation Affecting Welfare Benefit Plans." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1989 "Babies & You." Health Net's Pathways to Success Forum -- Woodland Hills, California.
- 1989 "The Changing Faces of Managed Care." Western Claims Conference -- City of Industry, California.
- 1989 "FASB Exposure Draft." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1989 "History and Trends in the Managed Health Care Industry." Spencer's Health Care Conference -- Chicago, Illinois.
- 1989 "Insurance and Self-Funding: Costs and Laws Push Employers to Reexamine Insured Health Care." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1989 "Payroll Implications of Escalating Medical Costs." American Payroll Association -- Las Vegas, Nevada.

- 1989 "Section 89 and 125 Regulations and the FASB Exposure Draft." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, and Phoenix, Arizona.
- 1988 "COBRA." San Gabriel Chapter of the Data Processing Management Association -- San Gabriel, California.
- 1988 "Family Economic Policies for a Changing Work Force." League of California Cities' Annual Conference -- San Diego, California.
- 1988 "Flexible Work Schedules and Employee Assistance Programs." County Supervisors Association of California/League of Cities Employee Relations Institute -- Monterey, California.
- 1988 "Government as a Model Employer." Contra Costa Child Care Council -- Concord, California.
- 1988 "HMO Strategies and Tactics for Employers." Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii, Phoenix, Arizona, and San Diego, California.
- 1988 "Life, Disability, and Credit Insurance." Western Claim Conference -- Anaheim, California. Moderator.
- 1988 "Medicare Catastrophic Coverage." Employers Health Care Coalition of Los Angeles -- Los Angeles, California.
- 1988 "Medicare Catastrophic Coverage." Orange County Employers Health Coalition -- Orange, California.
- 1987 "COBRA." National Association of Accountants -- Monterey Park, California.
- 1987 "Employee Benefits & Executive Compensation." Greater San Gabriel Valley Chapter of the National Association of Accountants -- San Gabriel, California.
- 1987 "The New COBRA Regulations: What Now?" Garner Consulting Seminar -- Pasadena, California, Honolulu, Hawaii and Phoenix, Arizona.
- 1987 "Postemployment Benefits." National Association of Accountants -- Monterey Park, California.
- 1987 "Retiree Health Benefits." Arcadia High Twelve Club -- Arcadia, California.
- 1986 "Are Employers Interested in the New Products?" Group Health Association of America -- Los Angeles, California..
- 1986 "Auditing Employee Benefit Plan Administrators." The Institute of Internal Auditors, Los Angeles Chapter -- Los Angeles, California.
- 1986 "Design of Group Benefit Plans." International Foundation of Employee Benefit Plans Interns Program -- Los Angeles, California.
- 1986 "Is Your Benefit Design Plan Costing You Money?" Intracorp National Medical Case Management Seminar -- Dallas, Texas.
- 1986 "Provider Audits." International Foundation of Employee Benefit Plans, Corporate Health Care Cost Management Conference -- Hollywood, Florida.
- 1984 "Employer Contracts with HMOs, PPOs, ASOs, and Third Parties." Legal Issues in Corporate Health Care Cost Management Conference -- Los Angeles, California.
- 1984 "How to Use Health Care Services Wisely." Arizona Coalition for Cost Effective Quality Health Care Seminar -- Phoenix, Arizona.
- 1983 "Auditing Health Plan Administrators." Spencer's Health Care Conference -- Chicago, Illinois.

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- 2009 "DMEC is Thankful For..." *DMEC Bulletin*.
- 2009 "Health Care - Additional Resources." *Benefits and Compensation Digest*.
- 2009 "Newsnotes Feb. 2009." *DMEC Bulletin*.
- 2009 "Tools of the Trade." *Disability Management Employer Coalition*.
- 2008 "DMEC Helps You Comment on Proposed FMLA Rule Changes." *DMEC Bulletin*.
- 2008 "DMEC National Board & Staff." *DMEC Update*.
- 2008 "Skimping on Health Care Feared in Tough Times." *Business Insurance*.
- 2007 "DMEC Co-founder/New CEO Builds on Solid foundation to Prepare for Next Stage of Growth." *DMEC Update*.
- 2007 "DMEC National Boards & Staff." *DMEC Update*.
- 2007 "Legislative Update" *DMEC Update*.
- 2007 "Mental Health Benefits." *E-Benefits Newsletter*.
- 2007 "New DMEC Sponsor Focuses on Cost-Recovery from Expensive, Extended Claims." *DMEC Update*.
- 2007 "Moving DMEC To The Next Level." *DMEC Bulletin*.
- 2007 "Pharmacy Pick Questioned." *The Honolulu Advertiser*.
- 2007 "Southern California: Maintaining the Momentum" *DMEC Update*.
- 2006 "2006 Society Officers Elected-Congratulation!" *ISCEBS E-Newsletter*.
- 2006 "Health Insurance Answer Book." *Benefits Quarterly*.
- 2006 "Limited-benefit plans offer bare-bones cover." *Business Insurance*.
- 2006 "Society Officials" *Newsbriefs* (Bi-Monthly Publication).
- 2006 *Terms of the Trade*.
- 2005 "A warm welcome to these new members." *IMC SoCal Newsletter*.
- 2005 "Health Care -- Additional Resources." *Benefits & Compensation Digest*.
- 2005 "New Officers Elected for 2006." *Newsbriefs*.
- 2005 "UNUMProvident Pact Alters 'Total Disability'." *Business Insurance*.
- 2004 "1971." *Occidental*.
- 2004 "Behind-the-Scenes Stalwarts win Awards at DMEC Conference." *DMEC Bulletin*.
- 2004 "California Passes Major WC Reform by Landslide, Bolsters Reform Efforts in Other States." *DMEC Update*.
- 2004 "Conference Yearbook." *DMEC Update*.
- 2004 "Congratulations Society Fellows." *Newsbriefs*.
- 2004 "DMEC National Boards & Staff." *DMEC Update*.
- 2004 "Education Committee Report." *Hawaii Democratic Party State Convention*.
- 2004 "Fellowship Recognition." *Benefits Quarterly*.
- 2004 "HMSA May Dodge Bid Process for \$350 M Contract." *Honolulu Advertiser*.
- 2004 "New Officers Elected for 2005." *Newsbriefs*.
- 2004 "Society Members Share Their Insights on Health Savings Accounts." *Newsbriefs*.
- 2004 "Symposium Planning Committee." *Newsbriefs*.
- 2004 "Upcoming Chapter Meetings." *DMEC Bulletin*.
- 2004 "What's Happening with DB Plans?" *ISCEBS E-Newsletter*.

- 2003 "Candidates Announced for Governing Council." *ISCEBS E-Newsletter and Newsbriefs*.
- 2003 "Few Likely to Opt for Cal-COBRA." *Business Insurance*.
- 2003 "Garner Consulting Discusses New Strategies for Insurance Benefits." *DMEC Bulletin*.
- 2003 "Governing Council Elects Officers for 2004." *ISCEBS E-Newsletter and Newsbriefs*.
- 2002 "Comings & Goings." *Business Insurance*.
- 2002 "Member Notes." *The Self-Insurer*.
- 2002 "People." *Pasadena Star-News*.
- 2002 "State Privacy Law May Force Costly Changes in Benefit IDs." *Business Insurance*.
- 2001 "Member Notes." *The Self-Insurer*.
- 2001 "Member Notes." *The Self-Insurer*.
- 2001 "More Plans Look to Add Web Access." *Business Insurance*.
- 2001 "Open Questions." *Los Angeles Times*.
- 2000 "Awards." *Insurance West*.
- 2000 "California Physician Is Developing Direct Contracting Organization." *Physician Practice Options*.
- 2000 "Cost-Effective High-Tech Employee Benefits Solutions." *Best Practices in HR*.
- 2000 "Court Upholds Disability Benefits." *Business Insurance*.
- 2000 "Crowded Online Benefits Field Awaits Employers Seeking Help." *Business Insurance*.
- 2000 "Employers in California Get a Legal Helping Hand." *Business Insurance*.
- 2000 "High-Tech Tools." *Business Insurance*.
- 2000 "Member Notes." *The Self-Insurer*.
- 2000 "RU-486 Cover to Depend on Employers." *Business Insurance*.
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- 1999 "Cafeteria Plan Regulations Delayed." *Actionline*.
- 1999 "Cafeteria Plan Regs Delayed." *California Broker*.
- 1999 "Doc Troubles Raising Questions." *Business Insurance*.
- 1999 "'Hidden' Benefit Taxes are Lower." *Best Practices in HR*.
- 1999 "Off-the-Shelf Software Has Benefits in Store." *Business Insurance*.
- 1999 "Spotlight on Volunteers." March of Dimes Supplement in the *Los Angeles Times*.
- 1998 "Benefit Consulting Firms to Merge." *Pasadena Star-News*.
- 1998 "Benefits Administration and Consulting Providers Buyers' Guide." *Benefits & Compensation Solutions*.
- 1998 "Benefits Sourcebook 1998." *Employee Benefit News*.
- 1998 "Prime Factor in Picking an HMO? Usually Money." *Los Angeles Business Journal*.
- 1998 "Providers, Health Plans Settle." *Business Insurance*.
- 1997 "Federal Budget Bill Enacted Creates Major Changes to Medicare." *Actionline*.
- 1997 "For Benefits Consulting, It's a Whole New Ballgame." *Employee Benefit News*.
- 1997 "Health-Care Costs May Be Heading Up Again." *The Wall Street Journal*.
- 1997 "UR Providers Evolving to Manage Utilization, Not Just Review It." *Business Insurance*.

- 1996 "Rivals May Not Follow Blue Shield in Loosening Access to Specialists." *Los Angeles Business Journal*.
- 1995 *Annual Selections Directory* (American Society of CLU and ChFC).
- 1995 "Coalition Selects Four Health Care Plans." *News Briefs*.
- 1995 "Health Care Coalition Expands into Southland." *Los Angeles Business Journal*.
- 1995 "Health Plan Answer Book Gets 4th Edition." *Employee Benefit News*.
- 1995 "L.A. Coalition Chooses HMOs; Hopes to Get 15% Savings." *Managed Care Week*.
- 1995 "L.A. Coalition Secures Special HMO Rates." *Business Insurance*.
- 1995 "Los Angeles Coalition Selects HMOs." *Med NewScan*.
- 1995 "L.A. Employers Negotiate Jointly With HMOs for Lower Premium Rates." *BNA's Health Care Policy Report*.
- 1995 "Low Key Players Busy Carving Multitude of Niches." *Employee Benefit News*.
- 1995 "What Big Employers Offer." *Los Angeles Times*.
- 1994 "California Voters Reject Health Reform Plan, Other States Pass Modest Financing Measures." *Spencer's Research Reports*.
- 1994 "California Voters Reject Health Reform Plan; Other States' Updates." *Employee Benefit Plan Review*.
- 1994 "Clinton Health Plan Gains Little Support." *Los Angeles Business Journal*.
- 1994 "L.A. Employers Look for 'Ideal' Health Plan." *National Underwriter*.
- 1994 "Most Benefit Pros Oppose Health Plan: Survey." *National Underwriter*.
- 1994 "Survey Seeks Ideal Group Health Plan." *National Underwriter*.
- 1993 "Few California Firms Favor Eliminating Employers' Role in Providing Benefits." *BNA Pension & Benefits Reporter*.
- 1992 "COBRA Questions and Answers: Who is Covered, Who Pays, and Timetables for Compliance." *Spencer's Research Reports*.
- 1992 "COBRA Questions and Answers II: Which Employers Must Comply, Preexisting Conditions, Medicare." *Spencer's Research Reports*.
- 1992 "Health Insurance: Today's Major Problem." *Business Life*.
- 1992 "Mandated Benefits." *BNA Pension Reporter*.
- 1992 "Most Employers, Brokers Oppose Mandated Benefits, But Reasonable Benefit Levels Get Strong Support." *Spencer's Research Reports*.
- 1992 "Pay or Play: Can You Afford the Gamble?" *Health Insurance Underwriter*.
- 1992 "Small Business Howls Opposition to Prop. 166." *Pasadena Star-News*.
- 1991 "Do Homework Before Buying Any Insurance." *Pasadena Star-News*.
- 1991 "Despite Problems, Insurance Industry is Much Healthier Than Banks, S&Ls." *Pasadena Star-News*.
- 1991 "Evaluating The Work of Health Plan Administrators Through Claims and Procedure Audits." *Spencer's Research Reports*.
- 1991 "How to Audit Hospital Bill for Expensive Errors." *Los Angeles Times*.
- 1991 "L.A.'s Ideal." *HRMagazine*.
- 1991 "New Offices." *Business Weekly*.
- 1991 "Taxes Face Unmarried Partners." *Pasadena Star-News* (Letters to the Editor).
- 1991 "Sessions Address COBRA Nuances." *Employee Benefit Plan Review*.
- 1991 "Surveys." *BNA Pension Reporter*.
- 1991 "Wellness Programs: Shaping Up for Less." *CFO*.
- 1990 "Dealing With COBRA: Common Problems." *Employee Benefit Plan Review*.

- 1990 "Executives Find Consulting is Good Business." *Pasadena Star-News*.
- 1989 "Hospital Audits." *Business Insurance*.
- 1989 "New Legal Requirements Explained By Expert." *The Garden Island*.
- 1988 "COBRA's Bite Harmful, But Not Deadly: Survey Shows Low Adverse Selection, Paid-Loss Ratios." *Spencer's Research Reports*.
- 1988 "COBRA Software." *Business Insurance*.
- 1988 "New Service Available to Employers." *Pasadena Weekly*.
- 1987 "Benefit Consultant." *Business Insurance*.
- 1987 "Benefit Cost Containment." *Business Insurance*.
- 1987 "For the Record." *Pasadena Star-News*.
- 1987 "Mental health benefits financed by employees." *Monthly Labor Review*.
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- 1987 "New Locations." *Los Angeles Business Journal*.
- 1987 "Personnel File." *Pasadena Star-News*.
- 1987 "Too Costly to Care For?" *Altadena Weekly*.
- 1985 "Auditing Health Plan Administrators: TPF&C Principal Gives Case Studies." *EBPR Research Reports*.
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- 1983 "Auditing Health Plan Administrators: TPF&C Principal Gives Case Studies." *EBPR Research Reports*.